

PX 681



By JoelKatz,

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Technical Discussion

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Most public ledgers provide no way to refuse an unwanted incoming payment. While most people would be perfectly happy to receive an unexpected, possibly misdirected, payment, it can create a real problem for some users. Regulatory requirements may make returning the payment difficult but they may also make keeping the payment difficult.

We propose adding a feature to allow recipients to actively accept payments. We dubbed the feature "checks" internally. A sender can, instead of making a payment, create a check payable to a recipient. The recipient would have to actively claim the check.

Users who do not want to receive unrequested payments could set their account to only accept checks. They could then simply not accept any unwanted payments. A whitelist of accounts permitted to send directly could be offered. Checks can also be used if the sender is not positive that the receiver still has access to the account. If the check is not cashed within some time period, the sender can cancel it and ensure the funds do not leave their account in the future.

This post is one suggestion for an enhancement to the XRP Ledger. See this post for context:
<https://www.xrpchat.com/topic/33070-suggestions-for-xrp-ledger-enhancements/>

You can find all the suggestions in one place here: <https://coil.com/p/xpring/Ideas-for-the-Future-of-XRP-Ledger/-OZP0FIZQ>

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